

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF VIRGINIA  
ALEXANDRIA DIVISION**

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IN RE:

SUSAN JEANETTE PALMA  
DONALD CRAIG PALMA

Debtors

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)  
) Case No. 16-10471-BFK  
) Chapter 7  
)  
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)

**TRUSTEE'S OBJECTION TO DEBTORS' CLAIM OF EXEMPTIONS**

Pursuant to Federal Rule of Bankruptcy Procedure 4003, Janet M. Meiburger, the Trustee for the bankruptcy estate in the above-named case, hereby objects to the Debtors' claim of exemptions pursuant to Va. Code Ann. § 34-4, and in support of this objection states as follows:

1. On February 11, 2016 (the "Petition Date"), the Debtors filed their voluntary petition for relief under Chapter 7 of the Bankruptcy Code. The Trustee was appointed on February 12, 2016 (Docket No. 3).

2. The Trustee believes that there is equity in the property located at 302 Ingelwood Drive, Rochester, New York 14619 (the "Property"). The Property is owned by Mr. Palma and his ex-wife Lucy K. Palma.

3. The Debtors' Schedule C claims exemptions in certain of the Debtors' assets pursuant to VA. CODE ANN. § 34-4, including the Debtors' bank accounts, the Property, and the Debtors' possible 2015 tax refunds.

4. The Trustee searched the land records in Loudoun County and could not find a recorded Homestead Deed for the Debtors. In addition, the Trustee requested a copy of any

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homestead deed from the Debtors' attorney; however, the Debtors' attorney did not respond.

Therefore, the Trustee believes that no Homestead Deed has been filed. Accordingly, the

Trustee objects to the Debtors' claim of assets as exempt under VA. CODE ANN. § 34-4.

WHEREFORE, Janet M. Meiburger, the Chapter 7 Trustee, respectfully requests that the Court enter an Order denying the Debtors' claim of exemptions on Schedule C pursuant to VA. CODE ANN. § 34-4, and granting such further relief as the Court deems appropriate under the circumstances.

Respectfully submitted,

THE MEIBURGER LAW FIRM, P.C.

Dated: April 25, 2016

By: /s/ Janet M. Meiburger  
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**CERTIFICATE OF SERVICE**

I HEREBY certify that on this 25th day of April, 2016, a true and correct copy of the foregoing Trustee's Objection to Debtors Claim of Exemptions will be served by ECF e-mail pursuant to the applicable Standing Order of the Court, and by first class mail, postage prepaid on the following:

Donald & Susan Palma  
17626 Duke Street  
Dumfries, VA 22026

/s/ Janet M. Meiburger  
Janet M. Meiburger